UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:	Case No.:	21-14452
Joanne C Fillius	Judge:	____JNP_____
	Chapter:	13

CHAPTER 13 DEBTOR=S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by MidFirst Bank,, creditor,

   A hearing has been scheduled for _1/25/22____, at _10:00_ _am__.

   ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

   A hearing has been scheduled for _____, at _____.

   ☐ Certification of Default filed by _____,

   I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

   ☐ Payments have been made in the amount of $ _____, but have not
   been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes

repayment as follows **(explain your answer)**:

☒ Other **(explain your answer)**:

I owed the mortgage company directly for October, November, December and January. My husband did
not start his new job until November 1st, so I took until the end of the month for the money to start rolling
in again and get back on board. I spoke to my mortgage company the first week of December and told
them the situation and that we should be all caught up by February 1st – I have sent them two payments
since that December call (October and November), and I am preparing to send out December's this week,
followed by January's by the end of the month.

3.   This certification is being made in an effort to resolve the issues raised in the certification

of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: 1/10/22   _/s/ Joanne C Fillius_____
                                                      Debtor=s Signature

Date: __   _____
                                                      Debtor=s Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter
        13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
        opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee=s Motion to
        Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
        Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
        Default.

rev.8/1/15